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U.S. BANKRUPTCY
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B1

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Dale Herbert and Kathryn Mae Lundmark : Bankruptcy Case No. 22-10072-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **30th** day of **March, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **February 23, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$869**.

1. Attorney's fees shall be paid upon the basis of a retainer having been paid in the amount of **\$500**.
(B16)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

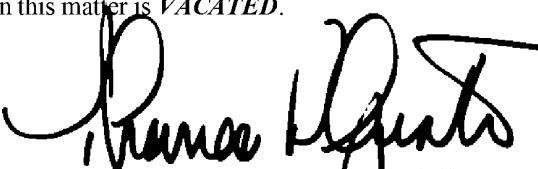
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.


Thomas P. Agresti
United States Bankruptcy Judge

dak

cc: All Parties in interest to be served by Clerk immediately

In re:
Dale Herbert Lundmark
Kathryn Mae Lundmark
Debtors

Case No. 22-10072-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Mar 30, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Herbert Lundmark, Kathryn Mae Lundmark, 10609 Market Street, Russell, PA 16345-4239
15453963	+ Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509
15453964	+ Cub Cadet, Attn: Bankruptcy, 70 Gray Rd, Falmouth, ME 04105-2019
15453966	+ Dovenmuehle/Reliance Financing, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15453967	+ Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
15453968	+ Five Star Bank, 220 Liberty Street, Po Box 227, Warsaw, NY 14569-0227
15453974	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
15463090	+ Reliance First Capital, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
15453976	+ Southern Chautauqua FCU, 310 Fairmont Ave, Jamestown, NY 14701-2846
15453986	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, 3rd Fl, Des Moines, IA 50328-0001

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 30 2022 23:44:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453948	Email/Text: ebn@21stmortgage.com	Mar 30 2022 23:36:00	21st Mortgage Corporation, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
15453949	Email/Text: bankruptcy@bbandt.com	Mar 30 2022 23:35:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15453956	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2022 23:35:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15453950	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 23:34:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15453951	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:21	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15453952	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG	Mar 30 2022 23:36:00	Centra Credit Union, P.O. Box 789, Columbus, IN 47202-0789
15453953	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG	Mar 30 2022 23:36:00	Centra Credit Union, 1430 National Bk, Columbus, IN 47201-5577
15453954	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:17	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15453955	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:17	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15453957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453958	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

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15453960	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453959	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Bank/ctpr&bks, Po Box 182789, Columbus, OH 43218-2789
15453962	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 23:35:00	Comenity Capital, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
15453965	+ Email/Text: mrdiscen@discover.com	Mar 30 2022 23:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15453969	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 30 2022 23:36:00	Key Bank, Oh-01-51-0622, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15456197	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 30 2022 23:36:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15453970	+ Email/Text: PBNCNotifications@perituservices.com	Mar 30 2022 23:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15453971	Email/Text: camanagement@mtb.com	Mar 30 2022 23:35:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15461788	+ Email/Text: camanagement@mtb.com	Mar 30 2022 23:35:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15453972	+ Email/Text: angela.abreu@northwest.com	Mar 30 2022 23:35:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15453973	+ Email/PDF: cbp@onemainfinancial.com	Mar 30 2022 23:33:52	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15453975	+ Email/PDF: pa_dc_claims@navient.com	Mar 30 2022 23:34:02	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15453977	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:52	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15454335	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453978	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:35	Synchrony Bank/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453979	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:52	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453980	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:35	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15453981	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:52	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453982	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:44:16	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453983	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:35	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453984	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:34:02	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453985	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 30 2022 23:35:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 35

District/off: 0315-1

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RELIANCE FIRST CAPITAL, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RELIANCE FIRST CAPITAL LLC bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Dale Herbert Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Kathryn Mae Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com

TOTAL: 5